



11/30/01  
J1135 U.S. PTO

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**Box PATENT APPLICATION**  
**Commissioner for Patents and Trademarks**  
**Washington, DC 20231**

New U.S. Patent Application  
Title: METHODS, SYSTEMS, AND ARTICLES OF MANUFACTURE FOR  
MANAGING FINANCIAL ACCOUNTS WITH REWARD  
INCENTIVES  
Inventors: Sanjeev CHANDAK et al.

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application- 34 pages, including 3 independent claims and 30 claims total.
2. Drawings- 4 sheets of drawings (Figures 1-4).
3. The filing fee is calculated as follows:

|   |                  |   |       |              |        |           |
|---|------------------|---|-------|--------------|--------|-----------|
| Basic Application Filing Fee                                    |                  |   |       |              | \$740  | \$ 740.00 |
|   | Number of Claims |   | Basic | Extra Claims |        |           |
| Total Claims  | 30               | - | 20    | 10           | x \$18 | \$ 180.00 |
| Independent Claims  | 3                | - | 3     | 0            | x \$84 | \$ 0.00   |
| <input type="checkbox"/> Presentation of Multiple Dep. Claim(s) |                  |   |       |              | +\$280 | 0.00      |
| Subtotal  |                  |   |       |              |        | \$ 180.00 |
| Reduction by 1/2 if small entity                                |                  |   |       |              |        | - 0.00    |
| TOTAL APPLICATION FILING FEE                                    |                  |   |       |              |        | \$ 920.00 |

Commissioner for Patents and Trademarks  
November 30, 2001  
Page 2

4. A check for \$920.00 is enclosed. The fee includes:

\$740.00 filing fee; and  
\$180.00 additional claims fee.

Please address all correspondence with respect to this application to:

Finnegan, Henderson, Farabow,  
Garrett & Dunner, L.L.P.  
1300 I Street, N.W.  
Washington, D.C. 20005-3315

This application is being filed under the provisions of 37 C.F.R. § 1.53(f). Applicants await notification from the Patent and Trademark Office of the time set for filing the Declaration.

Please accord this application an application number and filing date.

The Commissioner is hereby authorized to charge any additional fees due and any other fees under 37 C.F.R. § 1.16 or § 1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

By: 

Joseph E. Palys  
Reg. No. 46,508

JEP/jol  
Enclosures